Chicago has witnessed recently the downfall of a number of private banks, conducted for the most part by and for the foreign population. Some of them failed because their proprietors "went south" with the cash; others because of bad loans, and still others because the depositors became panicky over the failures were seeing about them and withdrew their de-

The private banks of Chicago were unstable and should not have been permitted to exist. They were opened by any man who cared to call himself a bank and hang out a shingle. The word "bank" was somehow sufficient to inspire the confidence of large numbers of people, especially foreigners, and they entrusted their money with these so called banks to a surpris-ing degree. They would not think of stopping John Smith on the street and turning over their money for him to keep. Yet they would go into John Smith's private, unregulated bank and do that very thing. Some private banks are honestly conducted by men

of high principle, but the temptation for those will-ing to defraud to enter the private banking business where the laws are sufficiently lax are great and it is inevitable that such failures should be the result.

In some ways the southwest is fully abreast, and perhaps ahead of many eastern states. Fake banks are not tolerated in Texas, New Mexico, or Arizona. Failures are few and it is only occasionally that there appears to be evidence of looting in such cases of fail-When looting is found to have occurred, it usually not because of any laxity on the part of the state examiners, but because the crime has been committed by persons clever enough to juggle notes and securities for a time in such a way as to cover their

It is clear from the recent failures that private banks should be as closely scrutinized by state examiners as any other banks. Perhaps a little more so.

Dr. Dumba Resigns

Dr. Constantin Theodore Dumba has handed to the emperor at Vienna his resignation as Austro-Hungarian ambassador to the United States. It cameso long after Dr. Dumba's recall from the United States that the plotting envoy had passed from the minds of most of us, and only the resignation serves to remind that Dr. Dumba has been, until the last few days, listed in the foreign ministry at Vienna as representative of its

government in the United States. The recall of the Austro-Hungarian ambassador was insisted upon by president Wilson after a report from him to his government, disclosing his interest in fo-menting strikes in the United States for the purpose of curtailing the munitions supplies of the entente al-lies, had been seized at Falmouth. Inasmuch as such strikes were directly detrimental to American industries, it was held that a diplomatic representative who had sought to encourage them was no longer persona

grata at Washington.

The formal resignation of Dr. Dumba clears the way for the appointment of another as ambassador to the United States. There has been much discussion in that connection recently in Vienna and Budapest. It has been urged that the interests of the empire demanded representation at Washington. It is to be expected that the next few weeks will witness the announcement of Dr. Dumba's successor.

Before very long the Austro-Hungarian ambassador, whoever he may be, will come to the United States, and will be made welcome. It may be taken for granted he will not err as did his predecessor in ways of fensive to this nation.

To do just as we please is a popular idea of liberty and freedom. But the system of government which protects some in "doing" others isn't a right system or in harmony with real liberty. Some very radical changes will have to be made before this can be said to be a free country—Palacios (Texas) Beacon.

Markets Stable Despite Election

Despite some fears that the election would have an unsettling effect on the markets of the United States. there was no such effect. It took more than a presidential election to change the course of the grain market at Chicago-it took a report of a rain in the Argentine republic. But the publication of the report of the United States department of agriculture, showing steadily decreasing crop totals, had a stimulating effect on prices.

It was much the same with the stock exchange in Wall street. It is a commentary upon our present prosperity that foreign conditions are apt to have much more effect upon the course of the sale of stocks and bonds than the most important events in the United States. On the day after our presidential election, when the issue hung in doubt, when the country was uncertain which of two candidates, whose ideas of governmental policy were essentially different, had been elected, the stock market pursued the same gen-

eral course as on other days.

Grain prices are affected most by supply and demand, and by rumors connected therewith. A change in government cannot affect the total supply of spring wheat, and only such a governmental change as might result in an embargo on foreign shipments could have much effect on the quotations.

It is a good thing for the United States that its, markets are little disturbed by internal affairs. Stability in the face of such events as the national election proves that for the time being, at least, we have a world market, rather than merely a national.

A Limestone county boy planted an acre in corn. His acre yielded 56 bushels and made him a net profit of \$46.70. Several boys, chums of the winner, made yields close to 50 bushels to the acre, while the average farmer in that county will not make more than 29 bushels to the acre. Is the son wiser than the father—Fort Worth Record.

Luna County's Vote

The fact that Luna county, New Mexico, in which Columbus is situated, returned a vote of almost two to one in favor of president Wilson does not prove the voters are in sympathy with the president's policies with respect to Mexico, as a result of which, the Republican party has argued, the raid of Villa on Columbus was made possible. Luna county people undoubtedly deplore the attack on Columbus as deeply as ever and they may feel that a more vigorous course with respect to Mexico, pursued from the beginning,

would have prevented such an attack being made. But, as with Democrats in the southern states, they feel bound to vote the Democratic ticket straight from top to bottom, including president Wilson with the rest, as a matter of Democratic principle. It is very hard to win some men away from party traditions, even by killing their relatives and burning their homes.

The king of Montenegro has been asked by the en-tente allies to turn in expense accounts for the \$80,000 a month they are reported to have been allowing him. The figures seem pretty high, but doubtless it costs money to support a king in his accustomed style. Certainly no services the Monvenegrin monarch could render could be worth more than a small fraction of that sum. As for the expense account, keeping it might or might not require the services of a bookkeeper, a ledger system and an adding machine, depending on just how much could get by under the heading of "incidentals."

Dairying is a satisfactory business because it pays dependable returns. A man with small capital can invest his money in a dairy cow and begin immediately to realize on the investment. Prices on milk and but ter fat are never subject to any great fluctuations. They are more steady and uniform than any other farm commodity.—Beaumont Enterprise.

Short Snatches From Everywhere

That "Fellx Disz movement" in Mexico moves very slowly; started months ago and hasn't got anywhere yot.—Memphis Commercial Appeal.

The Mexican peace conference has adjourned until Nev. 16. It's a cinch that Villa has not adjourned, not by a long shot.—Austin American.

Secretary Redfield says there is such a thing as mental indigestion. Probably you get it from eating calves brains.—Columbus (O.) Citizen. This country spends hundreds of millions every year at the soda fountain. Yes, and perhaps we would spend more if it wasn't for the movies.—Cleve-land Plain Dealer.

Ty Cobb has lost the batting championship, but he has three little fellows in Georgia who still think he is the greatest man in the world.—Fine Bluff (Ark.) Commercial.

One of the articles of diet which has not advanced in price is rice. Rice is nutritious as well as palatable, and should become a favorite on every well regulated table.—Phoenix Gazette.

Before the carnage of the European war bad impressed the mind of the American public, the beillossity of Col. Roosevelt appeared almost attractive—Columbia (S. C.) Record.

Over in Tampa, Fla, the other day a detective bought a lottery ticket to secure evidence and the ticket won 49. How could be see the evil of gambling after that?—Austin Statesman.

another thing that the Democratic congress over-looked in the hurry of adjournment was a good dras-tic law to prevent Republicans from voting at the fall election.—Scattle Post-Intelligencer.

Schumann-Heink's beautiful voice quelled the unger of a couple of rouring llons, but the voices of some of our singers would cause the mildest church mouse to rour.—Grand Hapids (Mich.) Herald.

Taking both hands off the steering wheel of an nuto to fix your hair is a dangerous habit some of the lady drivers get into and some day while doing it they are going to wonder what happened to them.—Gilmer (Texas) Mirror.

Roundabout Town

Boy Scouts Trained As Savers Of Lives

Also Help Save Property and Keep Peace

There was excitement on the beach flesorters were excitedly rushing to the water. The call arose, "man drowning," Several boats were making for the deeper water as were some of the older awimmers. Boy Scout Peterson hal just ended a bike to the lake and was preparing to take a swim when he heard the call and saw this people running.

Without stopping to consider the matter, he dashed down to the one boat left on the beach, and, with a companion, pushed off and made rapility for the spot near which he man was last seen. One man had already jumped in, and, seeing the apartonity flying the flying the flying that the sound here is the sound to try it again. As he neared the spot Peterson leaped from the boat and disappeared into the water's depths. It was a hard struggle for the lad, forcing himself down through two fathoms of water and securing a hold on the mule and almonacolus body. It of 18 to bring the large man to the surface, the hold was presented the surface, the hold he stuff in the man the surface, the man that struggle for the lad, forcing himself down through two fathoms of water and securing a hold on the nule and almonacolus body. It of 18 to bring the large man to the surface, but he "he had the stuff in him" and he did it. Upon reaching the surface, but he "he had the stuff in him" and he did it. Upon reaching the surface, but he "he had the stuff in him" and he did it. Upon reaching the surface, but he "he had the stuff in him" and he did it. Upon reaching the surface, but he "he had the stuff in him and he did it. Upon reaching the surface, but he "he had the stuff in him" and he did it. Upon reaching the surface, but he "he had the stuff in him" and he did it. Upon reaching the surface, but he "he had the stuff in him" and he did it. Upon reaching the surface, but he "he had the stuff in him and in he had be called to be surface. The hold had been all the contract of the surface, but he "he had the stuff in him and he did it. Upon reaching the surface, but watter, he dashed down to the one boat left on the beach, and, with a companion, pushed off and made rapidly for the spot near which the man was last seen. One man had already jumped in, and, seeing the apparently lifeless form on the bottom of the take had returned to the surface, afraid to try it again. As he neared the spot Peterson leaged from the boat and disappeared into the water's depths. It was a hard struggle for the lad forcing himself down through two fathoms of water and securing a hold on the nude and unconscious body. It was a tremendous task for the boy of 14 to bring the large man to the surface, but he 'he had the stuff in him" and be did it. Upon reaching the surface, but he 'he had the stuff in him" and be did it. Upon reaching the surface, the boy was relieved of his hurden by men in a nearby boat who started for the shore. But so great was steir confusion that before they reached shore they upset the boat and Peterson, who was swimming behind,

HOGWALLOW LOCALS By GEORGE BINGHAM



A political orator made a stump speech at Rye Straw Saturday to a big crowd. He handled both sides of the affair with great mastery, part of his talk being against the other side, and the rest of it in the interest of a job for himself.

Poke Eazley says if living keeps on getting tighter it will get so a poor man can't even afford rats.

Atlas Peck gave an illustrated talk on Laziness before the scholars at Wild Onion Friday afternoon.

Atlas Peck gave an illustrated talk Mexico.

Thing fellow

Copyright by George Matthew Adams

they have spread throughout the state interest and knowledge in preventing and fighting such fires.

During the big Onio floods several years ago, the Scouts saved 26 lives, assisted the police in guarding the ruined districts, distributed food and provided shelter. Scouts throughout the country sent food and clothing.

For the suffrage parade in Washington, just preceding the last inauguration, the police were ineffectual and some actually refused to protect the paraders. The Scouts were on the job, several hundred strong, and with their six foot stayes preserved order, secured the line of murch and rendered numerous cases of first ald and relief.

For over six years now the Boy Scouts of America have been going themselves worthy of their name by living up to their motto, he Prepared, which means ability and willingness to de the right thing at the right time, and then do it.

El Paso is going to give the boys a chance: El Paso is helping the Scout movement here.

hance: El amovement here. By a peculiar coincidence, the auto-mobile of Jess Willard, recently levied upon by the sheriff's office, bears the monogram "J. M. W." on the doors. A well know El Pasoan could use it without having to make a change in the Initials.

Jobs we do not want: Traveling in

Things to forget: That the other fellow bought last. Maybe he'll buy

Our idea of a snap: Buying a show-

clubs at El Paso.

The galley boy says the girls paint their cheeks so much he's always afraid of spoiling his white collar when he dresses up and goes out.

New Mexico sportsmen are to have a "regular feller" for a game warden. Just before the election Robert N. Dietz, secretary of the New Mexico Game Protective association, recoived a letter from E. C. de Baca, candidate for governor, promising if elected to consider the association's recommendations for filling the office of state game warden. Mr. Bursom had previously promised verbaily to consult with the association before appointing a warden. While neither candidate promised to har active polit clans from the office, the sportsmen feel that enough has been conceded to justify the conclusion that their formal proposition has been virtually accepted by both parties "We are in hopes that our campaign will result in the appointment of a really good game warden," they say. "One thing is certain: we will be satisfied with no mediocre appointee. The next move, it is said, will probably be a conference between the governor-elect and the executive committee of the association, for the purpose of examining candidates and making a final selection. This will take place some time before January I. The officers of the association say that while they have not as yet narrowed their choice to any particular candidates or candidates for the office, they have not as yet narrowed their choice to any particular candidates or candidates for the office, they have not as yet narrowed their choice to any particular candidates or candidates for the office, they have not as yet narrowed their choice to any particular candidates or candidates for the office, they have not as yet narrowed their choice to any particular candidates or candidates for the office, they have not as yet narrowed their choice to any particular candidates or candidates for the office, they have not as yet narrowed their choice to any particular candidates for the office.

The only thing I don't like about a barber shop shave is the smell that you carry around with you. Reminds me so much of a dance where you got in for 25 cents.

> A CERTAIN FELLOW SAYS HE
> OWNS THREE AUTOMOBILES, BUY
> HE ALWAYS HIRES A YAXI TO GO ANY PLACE - WHAT DO YOU MAKE OF IT?

A MAN WHO OWNS THREE AUTOS (ANNOT AFFORD TO HIRE A TAXI THE



Tell Binkley melted three collars in his address t' th' tile works employes t'day. Th' papers are full o' beauty hints, but most girls don't seem t' be able t' take ;

DONT WORRY

SERENE PHILOSOPHY OF THE FRENCH SOLDIER.

FRENCH SOLDIER.

This is the Litany of the Polin, as set forth by Miss Kathleen Burke, who, writing tag. Land and Water a series of articles descriptive of her visit to the French frontion of two things one is certain; either is no need to worry; if you are mobilized, of two things one is certain; Either you're behind the lines there is no need to worry; if you're on the front, of two things one is certain; Either you're resting in a safe place there is no need to worry; if you're conseed to danger. If you're not wounded to disper if you're not wounded to disper in one of two things one is certain; Either you're exposed to danger. If you're not wounded there is no need to worry; if you're conseed to disper in certain; Either you're wounded explaintly, or you're wounded explaintly, the wounded are not wounded in the time is no reed to worry; if you're wounded explaintly, the wounded are not wounded in the certainty or you're wounded slightly there is no reed to worry; if you're wounded seriously, or two things one is certain; Either you're wounded slightly there is no reed to worry; if you're wounded seriously or you're wounded slightly there is no reed to worry; if you're wounded seriously or you're wounded slightly there is no receive we have a het on.

"If you're not wounded slightly there is no receive the squirrel is circling the tree and, naturally, has walked around the squirrel, too, Example: Take the tree away and let the squirrel walk around in a circle, as the man walks. Hasn't the man completely walked around the squirrel when he makes the trip around the circle? It is the same with the circle? It is the same with the tree there.—Editor.)

NO TIME FOR TRIPLES.

Will be withhelp if requested.

**HUNTING A SQUIRREL.

**Port Bliss, Tex. Nov. a Editor is not arched. A goes hunting squirrels where the rice to shoot it, but the squirrel keeps the tree between likely and A.

**Beditor El Paso Herald:

A goes hunting squirrels printing the squirrel in the squirrel weeps to wood it.

**Will be withhelp if

NO TIME FOR TRIFLES.

Do you mean to may your daughter hasn't told you she was engaged to me''?

"Tex, I told her not to bother me with those affairs unless she intended to get married."

I wish to call your attention to a mistaken statement that Mrs. Victor-

IN THE

YOU HAD

THE

MIGHT-

Little Interviews

Recalls The Cleveland - Harrison Election Clements Tells How The Worm Turned At Night

THE Cleveland-Harrison election was similar in many ways to the Wilson-Hughes struggle. Said George Clements, publicity commissioner of the chamber of commerce. "At that time I was working on the old Chicago inter Ocean. Up to midnight, all the returns showed big Harrison pluralities—so much so that it looked for a time like a landslide. Then the tide began to turn. Many newspapers already had conceded the election to Harrison. Within a short time it could be seen that, although not up with Harrison. Cleveland was overtaking ing industry. The election in the amaging editor saw it, and changed it to a nun-commital head, for he believed the Cleveland spurt to be believed the Cleveland was assured absuintely."

"Automobile dealers seem to specialize in tacking they see stealing their cara," said F. J. Garrett, of the Elitott-Garreit company, whose bome is at 159 classes. The clevel and the company of the weather start will be both hose company Ne. 2. That have caught there as they were stealing in the way extend they will be both hose company. The surpling in the way tend they any extending the weat steal time in the least year, and deep many continued to heard and they will be both hose wagon and pumping ing the way tend will be both hose wagon in truck in hose company. Ne. 2. That have caught there as they were steal; they will be both hose wagon in the will be both hose wagon in truck in hose company Ne. 2. That have caught there as they were steal truck in hose company Ne. 2. That have caught there as they were steal truck in hose company in the large truck in the very ling to will be both hose wagon in truck in honds yill on the will be both hose wagon in truck in the large truck in the will be both hose wagon in truck in heard to make year and the will be both hose wagon in truck in the will be both hose wagon in truck in he large truck in the will be both hose wagen in buging to will be well and the will be median. It is a truck in the will be both hose beinging the will be both hose tone will be beth hose

ize in catching thieves stealing their cars," said F. J. Garrett, of the Elliott-Garrett company, whose home is at 169

ficials to motorize the fire department I see they are taking steps to place a

"The people of Juares are not much concerned over Villa," said Gen. Francisco Gonzalez, commander of the border forces in Chinnahua, with headquarters at Juares. "We still have our musle and our other amusements despite all the wild rumors that are floating around. So far as I know the population of Juares is loyal to Don Venustiano."

LETTERS to THE HERALD

(All communications must bear the signature of the writer, but the name will be withheld if requested.)

MRS. HUERTA'S MONEY.

1134

By Briggs

iano Huerta, when she was in El Paso on Oct. 6 ostensibly to place flowers on her late husband's grave, left El Paso, without makins "any effort" to collect any part of the £20,000 deposited as a cash bond by Gen. Huerta when he was arrested in El Paso.

Permit me to inform you that I learned from Mrs. Huertas own Hys that she had gone to El Paso purposely and expressly and only to collect that sam so justly due her, but had falled! "Inder specious pretexts she was again asked to "wait till December." She has claimed this money various times, and it each time asked "to wait."

She stated to me, with tears in her cyes, that she needs that money for the education of her young children,

the education of her young children, but was about to desist claiming it, as she mas done so so often that she has almost despaired of obtaining it.

A Subscriber.

WILL YOU ANSWER IT, DANS

Nov. 8, 1916.
Editor El Paso Herald:
1 endose an open letter to judge Dan
M. Jackson. I will be obliged if you
will publish it.
J. L. Campbell.

In Clereland Square, on the eve of election, you are quoted as saving. The men who went into the primarles are bound by a gentlemant's agreement just the same as if they had taken the most solemn outh.

If you are right, is or is not one mandate of the primary as binding as another. Did or did not the Democrate of Texas in their primary instruct and bind their nominees to Support the mandates of the primary? One of these was the designation of certain men to be the nominees of the party. Is or is it not true that another mandate of the primary was that its nominees, as such and if elected, should carry out the declaration of the primary institute legislature of the state should submit to the voters of Texas the question of the abolition of the liquor traffic? Do you consider as not bending only the mandate of the primary to support its nominees? Do you consider as not bending other mandates of it with which you may not be in accord.

In the state Democratic convention following as a secure to the Democratic convention and decisively and successfully opposed on sideration of the mandate of the primary that the question of the should the legislature obey the mandate of the primary, he will veto its action. Its governor Perguson, the mandate of the primary he will veto its action. Its governor Perguson, the mandate of the primary he will veto its action. Its governor Perguson, the mandate of the primary he will veto its action. Its governor Perguson, the mandate of the primary he will veto its action. Its governor Perguson, the mandate of the primary he will veto its action. Its governor Perguson, the mandate of the primary he will veto its action. Its governor Perguson, the mandate of the primary and the primary and the longistation of the mandate of the primary he will veto its action. Its governor Perguson, the mandate of the primary he will veto its action. Its governor Perguson, the mandate of the primary he will veto its action. Its governor Perguson, the mandate of the primary he will veto its action its pr

In Our Wonderful World

Tests have recently been conducted at the Forest Service laboratories at Wausau and Madison, Wis., with the idea of developing new methods and improving the old ones used in manufacturing ground pulp. The tests show that it new woods give promise of being suitable for the production of news printing paper, while a number of others will produce manifa paper and hoxboards.

Experts have found that the hair of Japanese women is extremely long, clastic and durable, making it superior to all other human hair for commercial purposes, especially for weaving with silk into textiles.

So that holes can be bored in under-water rocks, a Hawalian engineer has invented a drill standard with a heavily weighted bottom, rower being supplied from a vessel through flexible connec-tions.

An Open Letter to Dan Jackson.

My Dear Mr. Jackson:
In (leveland Square, on the evo of selection, you are quoted as saying:
The men who went into the primaries are bound by a gentleman's agreement.

After the Fuss

THE campaign's done; those statesmen won for whom we have been rooting; the vanquished sail the Salt Creek trail, and raise their doleful hooting. Now let us turn to work and earn some good old honest guilders; work on with rest—that fortune's best of which we are the builders. If we should wait till statesmen state our paths to wealth and glory, we'll be obscure and beastly poor when we are bent and hoary. If you depend, misguided friend, on government to aid you, you'll weep some morn at how forforn that sort of graft has made you. If you put faith in such a wraith as campaign vows and thunder, you'll be a joke and you'll go broke, while others nail the plunder. The easy skates hear candidates and think it's truth they're speaking, but all they say is just the play of tireless windmills creaking. We have to strive to keep alive, and have our daily dinner, and clothe the kids and buy them lids, whatever statesman's winner. Copyright, by George Matthew Atama.

DEDICATED TO THE SERVICE OF THE PEOPLE, THAT NO GOOD CAUSE SHALL LACK A CHAMPION, AND THAT EVIL SHALL NOT THRIVE UNOPPOSED.

H. D. Slater, editor and controlling owner, has directed The Hernid for 18 years:

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Movie of a Hard Boiled Shirt







OH MABEL-

CALLING FOR AID







THE FRONT OF SHIRT





CRY OF PAIN





CONTINUING THE AWFUL STRUGGLE



BREAKING OF STUD

